

UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF MISSOURI  
ST. LOUIS DIVISION

In re:	§	
	§	
James Wayne Biggs, II	§	Case No. 14-46653
Elisha Ilene Biggs	§	
	§	
Debtor(s)	§	

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**TRUSTEE'S FINAL REPORT (TFR)**

The undersigned trustee hereby makes this Final Report and states as follows:

1. A petition under chapter 7 of the United States Bankruptcy Code was filed on 08/21/2014 . The undersigned trustee was appointed on 08/21/2014 .
2. The trustee faithfully and properly fulfilled the duties enumerated in 11 U.S.C. §704.
3. All scheduled and known assets of the estate have been reduced to cash, released to the debtor as exempt property pursuant to 11 U.S.C. § 522, or have been or will be abandoned pursuant to 11 U.S.C. § 554. An individual estate property record and report showing the disposition of all property of the estate is attached as **Exhibit A**.

4. The trustee realized gross receipts of \$ 2,500.00

Funds were disbursed in the following amounts:

Payments made under an interim disbursement	0.00
Administrative expenses	612.68
Bank service fees	105.00
Other payments to creditors	0.00
Non-estate funds paid to 3 <sup>rd</sup> Parties	0.00
Exemptions paid to the debtor	0.00
Other payments to the debtor	0.00

Leaving a balance on hand of<sup>1</sup> \$ 1,782.32

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<sup>1</sup> The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. §326(a) on account of the disbursement of the additional interest.

The remaining funds are available for distribution.

5. Attached as **Exhibit B** is a cash receipts and disbursements record for each estate bank account.

6. The deadline for filing non-governmental claims in this case was 02/18/2015 and the deadline for filing governmental claims was 02/17/2015 . All claims of each class which will receive a distribution have been examined and any objections to the allowance of claims have been resolved. If applicable, a claims analysis, explaining why payment on any claim is not being made, is attached as **Exhibit C**.

7. The Trustee's proposed distribution is attached as **Exhibit D**.

8. Pursuant to 11 U.S.C. § 326(a), the maximum compensation allowable to the trustee is \$ 625.00 . To the extent that additional interest is earned before case closing, the maximum compensation may increase.

The trustee has received \$ 0.00 as interim compensation and now requests a sum of \$ 625.00 , for a total compensation of \$ 625.00 <sup>2</sup> . In addition, the trustee received reimbursement for reasonable and necessary expenses in the amount of \$ 0.00 , and now requests reimbursement for expenses of \$ 309.33 , for total expenses of \$ 309.33 <sup>2</sup> .

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Date: 07/10/2015 By: /s/Seth A. Albin  
Trustee

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

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<sup>2</sup> If the estate is administratively insolvent, the dollar amounts reflected in this paragraph may be higher than the amounts listed in the Trustee's Proposed Distribution (Exhibit D).

**INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT**  
**ASSET CASES**

Exhibit A

Case No:	14-46653	KAS	Judge:	Kathy A. Surratt-States	Trustee Name:	Seth A. Albin
Case Name:	James Wayne Biggs, II				Date Filed (f) or Converted (c):	08/21/2014 (f)
	Elisha Ilene Biggs				341(a) Meeting Date:	09/22/2014
For Period Ending:	07/10/2015				Claims Bar Date:	02/18/2015

1	2	3	4	5	6
Asset Description (Scheduled and Unscheduled (u) Property)	Petition/ Unscheduled Values	Est Net Value (Value Determined by Trustee, Less Liens, Exemptions, and Other Costs)	Property Formally Abandoned OA=554(a)	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
1. 821 Samone Ct., Ballwin Mo	189,000.00	0.00	OA	0.00	FA
2. 362 Bailey Branch Road, Petosi Mo 63664 (Vacant Land Co-Owne	31,500.00	31,500.00	OA	0.00	FA
3. \$50 Cash	50.00	0.00	OA	0.00	FA
4. First Community Credit Union (####41-75)	123.20	0.00	OA	0.00	FA
5. First Community Credit Union Savings (####41-09)	97.23	0.00	OA	0.00	FA
6. Navy Federal Savings (####2008)	1.00	0.00	OA	0.00	FA
7. Usaa Checking (####6275)	170.65	0.00	OA	0.00	FA
8. First Community Savings (####Son's Account)	1.00	0.00	OA	0.00	FA
9. First Community Savings (Son's Account)	151.38	0.00	OA	0.00	FA
10. Couch, Recliner, Dining Set, Tv, Dishwasher, Washer, Dryer,	1,700.00	0.00	OA	0.00	FA
11. Normal Assortment	100.00	0.00	OA	0.00	FA
12. Normal Assortment	100.00	0.00	OA	0.00	FA
13. 2 Wedding Rings	1,500.00	0.00	OA	0.00	FA
14. Normal Assortment Of Costume Jewelry	500.00	0.00	OA	0.00	FA
15. 1 Gun (Glock .40 Cal.), And Assorted Sporting Goods	300.00	0.00	OA	0.00	FA
16. Metlife Flexible Premium Whole Life	12,487.00	0.00	OA	0.00	FA
17. Bankers Life And Casualty Co Univeral Life	2,000.00	0.00	OA	0.00	FA
18. Missouri Deferred Compensation Plan Retirement	0.00	0.00	OA	0.00	FA
19. Mers	0.00	0.00	OA	0.00	FA
20. 2010 Vw Routon (34K Miles)	13,000.00	0.00	OA	0.00	FA
21. 2006 Dodge Caravan (78K Miles), Mr. Biggs Co-Owne This Vehi	3,500.00	0.00	OA	0.00	FA
22. 2 Dogs	0.00	0.00	OA	0.00	FA
23. Potential Avoidance Action Against Creditor (u)	0.00	2,500.00	OA	2,500.00	FA
INT. Post-Petition Interest Deposits (u)	Unknown	N/A		0.00	Unknown

TOTALS (Excluding Unknown Values)	\$256,281.46	\$34,000.00	\$2,500.00	Gross Value of Remaining Assets <b>Exhibit A</b> (Total Dollar Amount in Column 6)
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Major activities affecting case closing which are not reflected above, and matters pending, date of hearing or sale, and other action:

Trustee is waiting for claims bar deadline to pass.

RE PROP #        23    --    At their 341 meeting, the Debtors testified that they paid \$6,000.00 on August 6, 2014 to their dentist, Dr. Laura Hoover, as pre-payment for some dental work. The Debtors further testified that some of the work was done pre-petition and some post-petition. After investigation and consultation with Dr. Biggs, Dr. Biggs offered and the Trustee agreed to accept payment of \$2,500.00 as settlement of potential avoidance actions against Dr. Biggs.

Initial Projected Date of Final Report (TFR): 11/30/2015

Current Projected Date of Final Report (TFR): 11/30/2015

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 ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD  
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Case No: 14-46653  
 Case Name: James Wayne Biggs, II  
 Elisha Ilene Biggs

Trustee Name: Seth A. Albin  
 Bank Name: Union Bank  
 Account Number/CD#: XXXXXX5260  
 Checking

Exhibit B

Taxpayer ID No: XX-XXX7930  
 For Period Ending: 07/10/2015

Blanket Bond (per case limit): \$8,200,000.00  
 Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account/CD Balance (\$)
11/10/14	23	Laura M. Hoover, D.M.D. 298 Vance Road Valley Park, Missouri 63088	Settlement Funds for Potential Avoidance Action	1241-000	\$2,500.00		\$2,500.00
12/26/14		Union Bank	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b)(1), and 507(a)(2)	2600-000		\$15.00	\$2,485.00
01/26/15		Union Bank	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b)(1), and 507(a)(2)	2600-000		\$15.00	\$2,470.00
02/25/15		Union Bank	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b)(1), and 507(a)(2)	2600-000		\$15.00	\$2,455.00
03/25/15		Union Bank	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b)(1), and 507(a)(2)	2600-000		\$15.00	\$2,440.00
04/27/15		Union Bank	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b)(1), and 507(a)(2)	2600-000		\$15.00	\$2,425.00
05/26/15		Union Bank	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b)(1), and 507(a)(2)	2600-000		\$15.00	\$2,410.00
06/15/15	10001	Stewart, Mittleman, Heggie, Henry & Albin LLC 222 South Central Avenue Suite 501 Clayton, MO 63105	Payment of Attorney for Trustee Fees	3210-000		\$455.00	\$1,955.00
06/15/15	10002	Stewart, Mittleman, Heggie, Henry & Albin LLC 222 South Central Avenue Suite 501 Clayton, MO 63105	Payment of Attorney for Trustee Expenses	3120-000		\$157.68	\$1,797.32
06/25/15		Union Bank	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b)(1), and 507(a)(2)	2600-000		\$15.00	\$1,782.32

COLUMN TOTALS	\$2,500.00	\$717.68
Less: Bank Transfers/CD's	\$0.00	\$0.00
Page Subtotals:	\$2,500.00	\$717.68

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Pg 6 of 13	Subtotal	\$2,500.00
	Less: Payments to Debtors	\$0.00
	Net	\$2,500.00
		\$717.68

Exhibit B

## Exhibit B

TOTAL OF ALL ACCOUNTS			
	NET		ACCOUNT
	NET DEPOSITS	DISBURSEMENTS	BALANCE
XXXXXX5260 - Checking	\$2,500.00	\$717.68	\$1,782.32
	----- \$2,500.00	----- \$717.68	----- \$1,782.32
	(Excludes account transfers)	(Excludes payments to debtors)	Total Funds on Hand
Total Allocation Receipts:	\$0.00		
Total Net Deposits:	\$2,500.00		
Total Gross Receipts:	\$2,500.00		

## ANALYSIS OF CLAIMS REGISTER

Case Number: 14-46653

Date: July 10, 2015

Debtor Name: James Wayne Biggs, II

Claims Bar Date: 2/18/2015

Code #	Creditor Name And Address	Claim Class	Notes	Scheduled	Claimed	Allowed
100 2100	Seth A. Albin Albin Law 7710 Carondelet Avenue Suite 405 Clayton, MO 63105	Administrative		\$0.00	\$625.00	\$625.00
100 2200	Seth A. Albin Albin Law 7710 Carondelet Avenue Suite 405 Clayton, MO 63105	Administrative		\$0.00	\$309.33	\$309.33
100 3120	Stewart, Mittleman, Heggie, Henry & Albin LLC 222 South Central Avenue Suite 501 Clayton, MO 63105	Administrative		\$0.00	\$157.68	\$157.68
100 3210	Stewart, Mittleman, Heggie, Henry & Albin LLC 222 South Central Avenue Suite 501 Clayton, MO 63105	Administrative		\$0.00	\$455.00	\$455.00
1 300 7100	Rffc Financial, Llc 2912 W. Davis St. Suite 200 Conroe, Tx 77304	Unsecured		\$1,273.00	\$1,288.98	\$1,288.98
2 300 7100	American Infosource Lp As Agent For Td Bank, Usa Po Box 248866 Oklahoma City, Ok 73124-8866	Unsecured		\$4,775.78	\$4,775.78	\$4,775.78
3 300 7100	Discover Bank Db Servicing Corporation Po Box 3025 New Albany, Oh 43054-3025	Unsecured		\$6,390.02	\$6,492.74	\$6,492.74
4 300 7100	Discover Bank Db Servicing Corporation Po Box 3025 New Albany, Oh 43054-3025	Unsecured		\$7,393.99	\$7,539.19	\$7,539.19
5 300 7100	American Infosource Lp As Agent For Td Bank, Usa Po Box 248866 Oklahoma City, Ok 73124-8866	Unsecured		\$799.68	\$840.44	\$840.44



## ANALYSIS OF CLAIMS REGISTER

Case Number: 14-46653

Date: July 10, 2015

Debtor Name: James Wayne Biggs, II

Claims Bar Date: 2/18/2015

	Creditor Name And Address	Claim Class	Notes	Scheduled	Claimed	Allowed
6 300 7100	Credit First Na Po Box 818011 Cleveland, Oh 44181	Unsecured		\$731.90	\$756.90	\$756.90
7 300 7100	Usaa Federal Savings Bank C O Weinstein, Pinson, And Riley, Ps 2001 Western Avenue, Ste 400 Seattle, Wa 98121	Unsecured		\$3,911.77	\$3,985.35	\$3,985.35
8 300 7100	Usaa Federal Savings Bank C O Weinstein, Pinson, And Riley, Ps 2001 Western Avenue, Ste 400 Seattle, Wa 98121	Unsecured		\$5,704.20	\$5,750.87	\$5,750.87
9 300 7100	Capital One Na C/O Becket And Lee Llp Pob 3001 Malvern Pa 19355-0701	Unsecured		\$733.00	\$771.77	\$771.77
10 300 7100	American Express Bank Fsb C/O Becket And Lee Llp Pob 3001 Malvern Pa 19355-0701	Unsecured		\$999.09	\$1,025.09	\$1,025.09
11 300 7100	Capital Recovery V, Llc C/O Recovery Management Systems Corporat 25 Se 2Nd Avenue Suite 1120 Miami, Fl 33131-1605	Unsecured		\$1,304.16	\$1,354.91	\$1,354.91
12 300 7100	World's Foremost Bank Cabela's Club Visa Po Box 82609 Lincoln, Ne 68501-2609	Unsecured		\$3,084.81	\$3,157.71	\$3,157.71
13 300 7100	Pyod Llc Its Successors And Assigns C/O Resurgent Capital Services Po Box 19008 Greenville, Sc 29602	Unsecured		\$8,474.70	\$8,646.43	\$8,646.43
14 300 7100	Cavalry Spv I Llc Bass And Associates Pc 3936 E Ft Lowell Road Suite 200 Tucson Az 85712	Unsecured		\$5,020.40	\$5,096.83	\$5,096.83
Case Totals				\$50,596.50	\$53,030.00	\$53,030.00

Code#: Trustee's Claim Number, Priority Code, Claim Type (UTC)

ANALYSIS OF CLAIMS REGISTER

Case Number: 14-46653

Date: July 10, 2015

Debtor Name: James Wayne Biggs, II

Claims Bar Date: 2/18/2015

**TRUSTEE'S PROPOSED DISTRIBUTION**

Exhibit D

Case No.: 14-46653

Case Name: James Wayne Biggs, II

Elisha Ilene Biggs

Trustee Name: Seth A. Albin

Balance on hand \$ 1,782.32

Claims of secured creditors will be paid as follows:

NONE

Applications for chapter 7 fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
Trustee Fees: Seth A. Albin	\$ 625.00	\$ 0.00	\$ 625.00
Trustee Expenses: Seth A. Albin	\$ 309.33	\$ 0.00	\$ 309.33
Attorney for Trustee Fees: Stewart, Mittleman, Heggie, Henry & Albin LLC	\$ 455.00	\$ 455.00	\$ 0.00
Attorney for Trustee Expenses: Stewart, Mittleman, Heggie, Henry & Albin LLC	\$ 157.68	\$ 157.68	\$ 0.00

Total to be paid for chapter 7 administrative expenses \$ 934.33

Remaining Balance \$ 847.99

Applications for prior chapter fees and administrative expenses have been filed as follows:

NONE

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$ 0.00 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

NONE

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$ 51,482.99 have been allowed and will be paid pro rata only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 1.7 percent, plus interest (if applicable).

Timely allowed general (unsecured) claims are as follows:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
1	Rffc Financial, Llc	\$ 1,288.98	\$ 0.00	\$ 21.23
2	American Infosource Lp As Agent For	\$ 4,775.78	\$ 0.00	\$ 78.66
3	Discover Bank	\$ 6,492.74	\$ 0.00	\$ 106.94
4	Discover Bank	\$ 7,539.19	\$ 0.00	\$ 124.18
5	American Infosource Lp As Agent For	\$ 840.44	\$ 0.00	\$ 13.84
6	Credit First Na	\$ 756.90	\$ 0.00	\$ 12.47
7	Usaa Federal Savings Bank	\$ 3,985.35	\$ 0.00	\$ 65.64
8	Usaa Federal Savings Bank	\$ 5,750.87	\$ 0.00	\$ 94.72
9	Capital One Na	\$ 771.77	\$ 0.00	\$ 12.71
10	American Express Bank Fsb	\$ 1,025.09	\$ 0.00	\$ 16.88
11	Capital Recovery V, Llc	\$ 1,354.91	\$ 0.00	\$ 22.32
12	World"s Foremost Bank	\$ 3,157.71	\$ 0.00	\$ 52.01
13	Pyod Llc Its Successors And Assigns	\$ 8,646.43	\$ 0.00	\$ 142.43
14	Cavalry Spv I Llc	\$ 5,096.83	\$ 0.00	\$ 83.96

Total to be paid to timely general unsecured creditors	\$ <u>847.99</u>
Remaining Balance	\$ <u>0.00</u>

Tardily filed claims of general (unsecured) creditors totaling \$ 0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 0.0 percent.

Tardily filed general (unsecured) claims are as follows:

NONE

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$ 0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 percent.

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

NONE